

# Getting Help in the SHOP Marketplace

There are different ways to get help enrolling in the SHOP Marketplace. Agents and brokers, Navigators, Call Centers, and online resources are available to help you with the SHOP enrollment process.

## Agents and brokers

Generally, agents/brokers are people or entities licensed by the state and appointed by an insurance company to help individuals, as well as employers and their employees, enroll in the insurance company's plans. Agents and brokers can help you apply for and enroll in coverage in the SHOP Marketplace.

It's your option whether to choose an agent/broker to help you enroll in SHOP. If you decide to work with an agent/broker, he or she must sign an agreement with the SHOP Marketplace regarding the privacy and security of personal information provided during the application and enrollment process. After initial enrollment, agents/brokers can also help you and your employees with changes to your coverage during the coverage year.

## How agents/brokers can help you enroll

An agent/broker can help you and your employees fill out the SHOP application. The agent/broker should have a National Producer Number (NPN). Your agent/broker can get his or her NPN at <https://pdb.nipr.com/html/PacNpnSearch.html>. You can ask the agent/broker for their NPN when you complete your SHOP application.

The agent/broker can help you and your employees enroll in a plan, before or after your eligibility is confirmed. Agents/brokers can also help you with other SHOP issues, such as helping add or remove employees from the employee roster after the initial application has been submitted.

In order to help small businesses enroll in SHOP plans, agents and brokers must complete the SHOP Marketplace privacy and security agreement. If you already work with an agent or broker, you'll want to make sure that they have completed this step. Agents and brokers can access the agreement by visiting the **Medicare Learning Network**.

## Navigators

A Navigator is an individual or organization trained and able to help consumers, small businesses, and employees of small businesses look for health coverage options through the Marketplace. They can help you complete eligibility and enrollment forms, but they won't be able to complete SHOP enrollment. Navigators don't have any affiliation with an insurance company. Navigators must always provide information to those they help in a fair, accurate, and unbiased manner.

## Call Centers

Employers or those helping an employer should contact the SHOP Small Employer Call Center. Employees and those helping employees should contact the Health Insurance Marketplace Call Center. See the table below for contact information.

| Support Points of Contact                | Phone                                                                                                                                            | Who should use                                    |
|------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------|
| SHOP Small Employer Call Center          | General inquiries: 1-800-706-7893<br>TTY: Call 711 to access the SHOP Call Center.<br>Hours of operation:<br>Monday – Friday, 9 a.m. - 7 p.m. ET | Small employers and those helping small employers |
| Health Insurance Marketplace Call Center | General inquiries: 1-800-318-2596<br>TTY: 1-855-889-4325<br>Hours of operation:<br>Available 24 hours a day, 7 days a week                       | Employees and those helping employees             |

## Online Resources

“Find Local Help” at [Localhelp.HealthCare.gov/](http://Localhelp.HealthCare.gov/) is available to help employers find agents and brokers through local associations. Agents and brokers who have completed the SHOP agreement can help you walk through the plan comparison, selection, and direct enrollment process.

